

TABLE B-77. Consumer credit outstanding, 1961-2012

[Amount outstanding (end of month); millions of dollars, seasonally adjusted]

Year and month	Total consumer credit <sup>1</sup>	Revolving	Nonrevolving <sup>2</sup>
December:			
1961 .....	62,248.53		62,248.53
1962 .....	68,126.72		68,126.72
1963 .....	76,581.45		76,581.45
1964 .....	85,959.57		85,959.57
1965 .....	95,954.72		95,954.72
1966 .....	101,788.22		101,788.22
1967 .....	106,842.64		106,842.64
1968 .....	117,399.09		115,357.55
1969 .....	127,156.18	3,604.84	123,551.35
1970 .....	131,551.55	4,961.46	126,590.09
1971 .....	146,930.18	8,245.33	138,684.84
1972 .....	166,189.10	9,379.24	156,809.86
1973 .....	190,086.31	11,342.22	178,744.09
1974 .....	198,917.84	13,241.26	185,676.58
1975 .....	204,002.00	14,495.27	189,506.73
1976 .....	225,721.59	16,489.05	209,232.54
1977 .....	260,562.70	37,414.82	223,147.88
1978 .....	306,100.39	45,690.95	260,409.43
1979 .....	348,589.11	53,596.43	294,992.67
1980 .....	351,920.05	54,970.05	296,950.00
1981 .....	371,301.44	60,928.00	310,373.44
1982 .....	389,848.74	66,348.30	323,500.44
1983 .....	437,068.86	79,027.25	358,041.61
1984 .....	517,278.98	100,385.63	416,893.35
1985 .....	599,711.23	124,465.80	475,245.43
1986 .....	654,750.24	141,068.15	513,682.08
1987 .....	686,318.77	160,853.91	525,464.86
1988 <sup>3</sup> .....	731,917.76	184,593.12	547,324.64
1989 .....	794,612.18	211,229.83	583,382.34
1990 .....	808,230.57	238,642.62	569,587.95
1991 .....	798,028.97	263,768.55	534,260.42
1992 .....	806,118.69	278,449.67	527,669.02
1993 .....	865,650.58	309,908.02	555,742.56
1994 .....	997,301.74	365,569.56	631,732.19
1995 .....	1,140,744.36	443,920.09	696,824.27
1996 .....	1,253,437.09	507,516.57	745,920.52
1997 .....	1,324,757.33	540,005.56	784,751.77
1998 .....	1,420,996.44	581,414.78	839,581.66
1999 .....	1,531,105.96	610,696.47	920,409.49
2000 .....	1,716,969.72	682,646.37	1,034,323.35
2001 .....	1,867,852.87	714,840.73	1,153,012.14
2002 .....	1,972,112.21	750,947.45	1,221,164.76
2003 .....	2,077,360.69	768,258.31	1,309,102.38
2004 .....	2,192,246.17	799,552.18	1,392,693.99
2005 .....	2,290,928.13	829,518.36	1,461,409.78
2006 .....	2,384,965.33	929,429.78	1,455,535.55
2007 .....	2,528,775.42	1,008,127.28	1,520,648.14
2008 .....	2,548,862.43	1,010,282.04	1,538,580.39
2009 .....	2,438,736.82	921,861.60	1,516,875.22
2010 .....	2,545,282.88	850,151.66	1,695,131.22
2011 .....	2,631,510.34	851,448.52	1,780,061.81
2011: Jan .....	2,544,892.95	845,469.23	1,699,423.73
Feb .....	2,553,773.09	843,296.86	1,710,476.23
Mar .....	2,561,958.28	848,420.57	1,713,537.71
Apr .....	2,564,359.03	842,765.04	1,721,593.99
May .....	2,572,348.56	848,895.93	1,723,452.63
June .....	2,581,495.29	850,225.36	1,731,269.93
July .....	2,591,348.89	847,065.37	1,744,283.52
Aug .....	2,583,147.01	847,261.30	1,735,885.71
Sept .....	2,593,538.51	847,694.65	1,745,843.85
Oct .....	2,597,148.26	848,668.24	1,748,480.03
Nov .....	2,615,280.16	852,390.05	1,762,890.11
Dec .....	2,631,510.34	851,448.52	1,780,061.81
2012: Jan .....	2,646,312.10	848,502.46	1,797,809.63
Feb .....	2,655,344.21	848,995.39	1,806,348.82
Mar .....	2,668,764.36	852,798.89	1,815,965.46
Apr .....	2,679,362.86	849,042.02	1,830,320.84
May .....	2,698,795.72	858,753.82	1,840,041.90
June .....	2,709,149.21	855,543.63	1,853,605.58
July .....	2,707,369.33	851,320.80	1,856,048.53
Aug .....	2,726,375.25	856,350.47	1,870,024.78
Sept .....	2,738,361.55	854,138.08	1,884,223.46
Oct .....	2,752,437.33	857,574.19	1,894,863.14
Nov <sup>p</sup> .....	2,768,482.45	858,391.10	1,910,091.35

<sup>1</sup> Covers most short- and intermediate-term credit extended to individuals. Credit secured by real estate is excluded.<sup>2</sup> Includes automobile loans and all other loans not included in revolving credit, such as loans for mobile homes, education, boats, trailers, or vacations. These loans may be secured or unsecured. Beginning with 1977, includes student loans extended by the Federal Government and by SLM Holding Corporation.<sup>3</sup> Data newly available in January 1989 result in breaks in these series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.